

Main Financial Indicators of Kosovo Banking System
31/03/2024

No	BANKS *	ASSETS								LIABILITIES					
		Total Assets		Loans (net)		Investments in Securities		Placement with banks		Deposits		Other liabilities		Equity Capital	
		in EUR (000)	in % **	in EUR (000)	in %	in EUR (000)	in %	in EUR (000)	in %	in EUR (000)	in %	in EUR (000)	in %	in EUR (000)	in %
1	Raiffeisen Bank Kosovo	1,415,588	19.4%	933,940	19.0%	244,821	24.7%	14,307	3.6%	1,196,366	19.7%	35,858	9.7%	183,364	21.3%
2	NLB Bank	1,210,933	16.6%	865,641	17.6%	159,719	16.1%	39,288	9.8%	1,039,370	17.1%	36,491	9.9%	135,072	15.7%
3	Banka Kombëtare Tregtare	1,188,954	16.3%	621,687	12.6%	268,455	27.1%	170,311	42.5%	920,267	15.1%	135,189	36.5%	133,498	15.5%
4	ProCredit Bank Kosova	1,131,670	15.5%	787,898	16.0%	141,764	14.3%	38,898	9.7%	948,413	15.6%	73,238	19.8%	110,018	12.8%
5	TEB Bank	855,829	11.7%	613,558	12.5%	26,034	2.6%	84,265	21.0%	718,110	11.8%	15,901	4.3%	121,818	14.1%
6	Banka Ekonomike e Kosovës	611,179	8.4%	452,265	9.2%	50,162	5.1%	31,029	7.7%	539,758	8.9%	4,436	1.2%	66,986	7.8%
7	Banka Për Biznes	504,693	6.9%	347,666	7.1%	80,555	8.1%	14,241	3.6%	434,451	7.1%	13,298	3.6%	56,944	6.6%
8	Ziraat Bank	117,779	1.6%	92,046	1.9%	7,039	0.7%	3,004	0.7%	81,859	1.3%	12,831	3.5%	23,088	2.7%
9	IS Bank	115,184	1.6%	96,833	2.0%	7,109	0.7%	1,372	0.3%	81,031	1.3%	21,327	5.8%	12,825	1.5%
10	Credins Bank	83,570	1.1%	61,417	1.2%	6,037	0.6%	2,132	0.5%	53,748	0.9%	20,583	5.6%	9,239	1.1%
11	PriBank	76,723	1.0%	53,904	1.1%	-	0.0%	1,695	0.4%	66,997	1.1%	1,227	0.3%	8,499	1.0%
TOTAL		7,312,101	100.0%	4,926,854	100.0%	991,695	100.0%	400,542	100.0%	6,080,371	100.0%	370,379	100.0%	861,352	100.0%

No	BANKS *	PROFIT & PERFORMANCE						Banking Infrastructure			
		Total Income		Net Profit (loss)		ROA	ROE	Employees		Branches	
		in EUR (000)	in % **	in EUR (000)	in %	%	%	No.	in %	No.	in %
1	Raiffeisen Bank Kosovo	22,448	24.0%	9,293	21.3%	3.5%	20.8%	957	23.8%	35	16.5%
2	NLB Bank	14,707	15.7%	8,513	19.6%	2.8%	23.0%	468	11.6%	33	15.6%
3	Banka Kombëtare Tregtare	13,050	14.0%	7,456	17.1%	2.6%	22.3%	481	12.0%	21	9.9%
4	ProCredit Bank Kosova	12,714	13.6%	6,717	15.4%	2.4%	23.5%	375	9.3%	11	5.2%
5	TEB Bank	13,988	15.0%	6,456	14.8%	3.0%	21.8%	600	14.9%	31	14.6%
6	Banka Ekonomike e Kosovës	7,223	7.7%	2,017	4.6%	1.3%	12.2%	417	10.4%	32	15.1%
7	Banka Për Biznes	6,157	6.6%	2,832	6.5%	2.3%	20.5%	417	10.4%	25	11.8%
8	Ziraat Bank	924	1.0%	284	0.7%	0.2%	1.2%	47	1.2%	5	2.4%
9	IS Bank	997	1.1%	225	0.5%	0.8%	7.4%	34	0.8%	2	0.9%
10	Credins Bank	708	0.8%	(102)	-0.2%	-0.1%	-1.1%	100	2.5%	7	3.3%
11	PriBank	615	0.7%	(149)	-0.3%	-0.4%	-3.5%	128	3.2%	10	4.7%
TOTAL		93,529	100.0%	43,541	100.0%	-	-	4,024	100.0%	212	100.0%

* Based on assets value listed in English.

** In percentage of total respective indicator of the banking system.

NOTE: All reportings are based on IFRS. This report is preliminary summary of the quarterly balance sheets and income statement, which is published within 30 days without waiting for the opinion of the external auditors, without prejudice to the obligation to publish the definitive audited balance sheet and income statement within four months of the end of the financial year.

$$ROA = ((Profit\ after\ tax / Average\ Assets) / 6) * 12$$

$$ROE = ((Profit\ after\ tax / Average\ Equity) / 6) * 12$$